

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Debtor  
RM-1141

In Re:

Kimberly J. English

Case No. 18-33147ABA

Judge:

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1.        Motion for Relief from the Automatic Stay filed by                   , creditor. A hearing has been scheduled for                   , at 10:00 a.m.

OR

       Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for                    at        a.m.

OR

X Certification of Default filed by Midfirst Bank, creditor. I am requesting that a hearing be scheduled on this matter.

OR

       Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

OR

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

Other: It is my understanding that I cured all post filing mortgage arrears. I respectfully request that the movant's motion be denied so that I may continue and complete my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 3/24/23

/s/ Kimberly J. English  
Kimberly J. English, debtor